Teaching Thrift in Terms of the Future

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WHAT has an economist to say to children or to parents about their children? At a glance it might seem to many, including the economist himself, that his surveys and statistics, his criticisms of the present and predictions for the future would not have very much meaning in terms of child rearing. And yet a little deeper insight makes it clear that if his plans and theories are as closely related to reality as he believes them to be, they can become effective in only one way—by educating the children of today, who will be the economists and business men and industrial workers and consumers of the future.

Most of our training in the past has been built around the homely individualistic philosophy crystalized more than a century ago in *Poor Richard's Almanac*. But the philosophy of "a penny saved is a penny earned" will no longer suffice. Practically all the emphasis in the past has been put on these individual aspects of getting and spending. Even in the literature of parent education, all of it comparatively recent, you can find mainly articles dealing with specific questions, such as paying children for household services and chores, or giving them allowances—what, when and why. Other articles may perhaps disclose the importance of teaching the concept of property, and of fostering individual habits of saving.

Perhaps it is time to re-interpret these individual problems in the light of their social implications. Disregarding for the moment the question of whether it can be taught to children, one might suggest a more modern—and more complex—view of the individual's role in the all-embracing economic drama. At least it could hardly be more remote from experience than our present way of giving children much misinformation which they must unlearn—and at what cost! Let us begin this experiment by outlining two contrasting imaginary pictures under the time-honored child's story format of "once upon a time."

Once upon a time there was a world in which everyone suddenly decided to save twice as much as he had been saving. People in this world had been taught that saving was a desirable activity and benefitted the country. They naturally expected a great increase in prosperity to result from the saving. So people began saving more and more money instead of buying hats and shoes and coats and automobiles. But what happened? When the merchants could not sell, they discharged their assistants and stopped ordering goods from the factories. And so all the factories closed, and all their workers were left with no work to do and no wages to buy things with. Unemployment became very bad; bank failures increased; bankruptcies and failures appeared on every hand. The doubled savings that were expected to be a good thing seemingly proved a curse.

There was another world in which the people decided to stop saving entirely. They had been saving a substantial part of their income but now they suddenly made up their minds that they would spend all they made. Business, at least that part of it selling retail goods to consumers, took a great spurt. Stores were crowded; people were buying; prices were advancing. Everyone seemed prosperous. But no saving was going on. Gradually the factories making the goods wore out. There was no saving to replace them, and the society soon found itself without an adequate plant for productive purposes.

Now what is wrong with both these pictures? How was it possible for one economic order to get into difficulty by suddenly *increasing* its saving while another got into equal difficulty by suddenly *abolishing* its saving? Though these paths start in

opposite directions they meet again at the same disastrous end because both of them represent a very sudden change from one level of saving to another. In the modern world saving means essentially using economic energy to build factories, railroads and other capital equipment. Spending in the usual sense means buying consumption commodities such as hats and shoes and radios. Whether a society needs to increase its saving is largely a question of whether it needs more railroads and steel mills and similar productive enterprises. If the steel mills are already running on only 25 per cent of their capacity it might be questioned whether more steel mills are necessary. If existing plants can produce fifteen million automobiles a year it might be questioned whether new automobile plants were a pressing need. This would be still more open to question if these plants equipped to produce fifteen million were actually making only two and a half million automobiles.

Adjusting to Sudden Change

THE difficulty from too much or too little saving grows not so much out of the saving as out of sudden changes. If a society has been regularly buying a certain quantity of goods and suddenly stops, economic maladjustments must ensue. There will be a large quantity of goods that cannot be sold. If merchants cannot sell, they cannot employ clerks. Wholesalers cannot buy and therefore cannot sell to the stores. The manufacturer cannot operate unless he can sell to the wholesaler. The result is the vicious circle which we now see throwing a large part of the population out of work. Sooner or later, of course, the increased saving will appear as additional expenditures on capital investment in the form of increased employment. There is no reason why the economic machinery should not operate just as satisfactorily after the new adjustment is made as before. The difficulty comes in making the change.

The unfortunate fact is that it is impossible to sell things if people will not buy. And if people do not buy, our type of economic order breaks down. We have today the amazing phenomenon in the United States of millions of people out of work, other people needing badly things that these unemployed might be making, and idle factories in which the idle men could make the things needed. Such maladjustments exist in a society that calls itself civilized!

A society that is economically wise will be so planned that such sudden changes cannot occur. It seems to be well within the capacity of modern industrial society so to organize itself that the periodic breakdowns due to over- and under-expansion in industry can be eliminated. If careful research shows that it is necessary to increase our factories and other capital equipment to the extent of about 10 per cent of our savings each year, there is no reason why arrangements cannot be made to see that approximately this amount—and only this amount—goes into industrial expansion.

Just how far such hypothetical examples can be utilized to interpret to children the realities of presentday economies is another question. At least they have the merit of being far less the "fairy tale" that most of the conventional precepts about thrift for the young are. At least, the parent who himself has been willing to face the issue squarely will be much better able to interpret to his children his own role as an individual and as a family provider. He will be able to admit his own limitations, since he sees that the problem of saving has become too complicated for the individual to handle intelligently and socially. But does this excuse him from all responsibility in the immediate future? Most emphatically not! The individual has a double responsibility—first, to discover the inadequacies of the present system and work toward the introduction of a better one; and second, to take steps in the meantime to protect his own welfare, and that of his family. True, the challenge is one which only society as a whole can meet; but the danger to the individual is so great that he must protect himself as best he may until society begins to move.

Saving—For What?

INDIVIDUAL saving is done for many reasons, but one of the most important is security either for unemployment, sickness, old age or some other disability. As long as the individual must provide for all these contingencies himself the only policy he can pursue is one of narrow self-interest. Until society makes provision for the individual he cannot be blamed for taking steps to protect himself even if these steps, such as excess of saving when taken by a large number of individuals, may be the cause of defeating the very protection for which all are striving. The same sort of thing happens in a run on a bank. We cannot blame any man for trying to get his money out of a bank in which he has lost confidence. But if all the depositors try it, that in itself would defeat their own ends for all but the few who get there first.

The extreme fluctuations as shown by the war il-

lustrate the instability of our present economic system. It was all too real to many who had worked hard an entire lifetime and saved a few thousand francs or marks only to find it suddenly disappearing after the war. One might have saved for a comfortable future, we will say 100,000 marks in Germany before 1914. This would have provided a comfortable living for one in moderate circumstances, for his old age. Inflation starts gradually—more and more money is printed and the value of each mark becomes less and less. In terms of dollars the 100,000 marks were originally worth about $25,000. At first the mark falls to half of its former value, and half of the savings is wiped out. Then the mark falls to a tenth of the former value and there is only $2,500 left. Finally the mark reaches such a figure that the 100,000 marks which had formerly been a comfortable fortune will no longer buy a loaf of bread.

Hazards We All Must Take

This is only an extreme illustration of the fluctuation that occurs all the time in our units of value. Even the American dollar which was cherished so highly during the war lost more than half of its value. We are fond of saying that the gold dollar remains a gold dollar. But it is well to remember that a thousand gold dollars bought only half as much in 1920 as they would have bought in 1914. If you had contracted a debt in 1914 you could pay it off with half the amount in actual value in 1920. Changes in the other direction are just as frequent. People who contracted debts in 1920 have to pay in actual value almost twice as much as they borrowed if the debt is payable in 1932. This, of course, is one of the major causes of the farm difficulties. Billions of dollars were invested in farm property during the years of high values when dollars were worth very little; and now the loans have to be paid in years when dollars are worth a great deal.

The person who borrowed money in 1914 and paid it off in 1920 gained enormously. The person who borrowed in 1920 and paid it in 1932 lost almost as much. There is no doubt, of course, that both these results are thoroughly unfair. Looked at from this angle, our whole system of unstable currency appears more like a gigantic lottery than like a satisfactory unit of value.

The truth of the matter is that the present monetary units of the world are thoroughly unsatisfactory as units of doing business in the modern changing world. One of the most urgent needs of the present time is a more stable monetary unit. Many schemes for attempting to stabilize the general price level are being advocated in the world today. Perhaps a great variety of methods should be tried. The important thing is to have everyone realize that the present monetary unit is unsatisfactory and a more stable unit can be discovered.

It should not be impossible for a society that has made such tremendous progress in the physical sciences to master the difficulties of its own monetary procedure. If adequate research organizations were developed, by the time our children are grown up we might be able to evolve some scheme of money that would be free from many of our present difficulties.

Problems of ethics, like problems of security, can no longer be settled arbitrarily by consulting the conventional standards which parents have held to in the past. What, they ask, are the pressing moral problems on which the presentday parent must guide his children? Our historical moral code would answer honesty, unselfishness, the willingness to share with one's neighbors, and the whole list of negative virtues as it comes down in its traditional phraseology.

What Is "Right" in a Changing World?

But are these virtues going to be adequate for children living in the present? Take the simple question of honesty. According to the customary code of honesty at the present time one individual is not supposed to take property that belongs to another. At least one is not supposed to enter his neighbor's house and walk off with his chair or his hat. But is it right under the present moral code so to manipulate the stock market that you take your neighbor's property? Is it morally right to act upon inside information in buying or selling when you know that someone else who has no access to such information will thereby lose? But since this is "good" business we do not stop to ask if it is "right." Is there an ethical problem involved? Is it wrong to break into your neighbor's house but right to take his property by a more subtle process? Has the moral code caught up with modern business life? These are some of the economic aspects of modern morality on which parents and economists alike are in need of light.

One of America's greatest business leaders is reported to have said recently that one of the vital moral issues confronting America is the change of the rediscount rate of the Federal Reserve Banks. Particular changes in this rate may involve trans-

ferring hundreds of millions of dollars from some people to some other groups. Is there a moral issue involved in this policy of inflation and deflation? One of the most careful students of American economic life estimated that between 1914 and 1930 one hundred billion dollars were transferred from one group of people to another by monetary inflation and deflation without any service having been rendered. This amount would probably sink into insignificance all the property that has been stolen in America from the time the land was taken from the Indians. Still America will build an enormously complicated social machinery to try to prevent the minor theft and do nothing about the major injustice. Our moral code brought down from ages past condemns the one and does not even mention the other. Even our legal system frowns at one who receives stolen property. But who of us feels the least compunction of conscience at receiving large amounts due to change in monetary values?

Is it not possible that the difficulty is a threadbare social conscience and outmoded moral code? We teach the child the principles of honesty in school; and on every hand outside he finds entirely different actions sanctioned by the current morality. If we throw up our hands and leave it at that, one of two things will happen to our children—either they will be handicapped in the competitive race to maintain a high standard of living, or they will become cynical in regard to the moral teaching of their homes.

There is no easy alternative. It simply begs the question to raise issues for our children that we ourselves cannot face. What we can accept for ourselves and, in so far as our convictions affect them, for our children is the realization that no man-made institution can live without change. The use of money and its function in our complex life are so vital that we must prepare ourselves to meet change as constructively as possible.

The Child's Own Money

Allowances are given for many reasons, not all of them equally valid. Should this money be considered a reward for good behavior, a wage for work performed, an educational tool, or the child's share in the family resources?

SIDONIE MATSNER GRUENBERG

THE transition of our age from the agrarian and craft cultures to the industrial mode has been so rapid that most people find themselves troubled by conflicting attitudes toward money. As a consequence, there is widespread confusion regarding technique and meaning of money.

Since in the past, money had been received by people in return for goods or services rendered, and since people, therefore, had no money to spend until after they had "earned" it, earning before spending became embedded in the moralities as an inviolable sequence. This fact has in many cases set up an obstacle against a common-sense introduction of children to money. Many people still feel a sense of guilt in giving a young child money: it is a fond indulgence, it is a concession to the unreasonable demands of childhood, it is a potential means of demoralizing him. We sometimes compromise with our conscience by having the child receive such vagrant gifts and indulgences in a "safe" —both to avoid the danger of tempting him into foolish extravagance, and to neutralize our own folly by inculcating the virtue of saving. These attitudes and procedures illustrate the confusion of adults and suggest some of the difficulties we have to overcome.

If the child is to learn something of the properties of money in its various relationships, he has to have money in hand. The question of earning is automatically deferred by the very nature of our presentday society: we do not expect the child to "earn" the means of subsistence before he uses food, clothing and shelter. It is a characteristic of human life, as indeed of most life, that the infant gets what he needs as he needs it, not as he can "earn" it through his own efforts. There

is no good reason apparent why money should be made an exception. The child should receive money as he needs it, then, just as he receives food and toys. This proposition raises its own difficulties. Since the child normally has no need for money in the sense that he has need for clothing or food—the parents supplying all the goods and services he needs—what need then has the child for money? He needs money in the same way as he needs books and pencils, brushes and paints, hammers and nails: he needs it in order to become familiar with it, with its peculiarities, with its limitations as well as with its potentialities. And for this purpose the child should normally have money supplied to him.

When? How much? As soon as he is old enough to count—at five years, sometimes, or younger; at six years, sometimes, or older. As much as he can manage with discrimination. A nickel a week at first, perhaps, gradually increasing through the months and the years, until the child handles practically all that the family spends upon him individually.

Choosing to Save

THE child's earliest experience with money is that of a means of purchase: with money people can get various things among all the many in the world. The child takes the necessities for granted, except where there is actual privation: money is something with which one can purchase the extras, candy, toys, trifles. By buying one thing and regretting at the same time not having bought another, the child enters upon his lifelong training in wise choices. Which would I rather have? There is always more to desire than to attain: we have to choose. Choosing means self-denial as well as taking to the heart.

These are of course common-place principles: but they have to be learned. They can best be learned in childhood, when broken hearts are most easily mended, when new appeals most easily drive regrets away, and when the stakes at any rate are not momentous. When a little girl spends ten cents for candy and then has nothing for her doll's dress, she may experience regrets, but the outcome is relatively unimportant. When that same little girl, years later, spends so much on her clothes that her wage leaves too little for necessary food, the outcome is more serious. Many children fail to learn these essential lessons in the use of money because they have not the money with which to make instructive mistakes while they are still young. For, as in the use of other instruments, the art is to be acquired through trial and error.

The child learns from his early spending not only the necessity for choosing and deciding, but also something of relative values. At first he has to choose among the many different things that one can get for a single coin. Later he learns that some things can only be had for two coins, or even more—when he has only one. He learns to restrain himself; he learns to defer; he learns to weigh and measure. He learns, in all essentials, what is really important about saving. For saving has to be related to an objective that the child can appreciate. He can save at first one or two allowance payments. Later he can save for skates or a bicycle. At the high school age he can think ahead for months at a time. The goal thus becomes more and more remote, but it should never be so far away as to involve great uncertainties.

At the present time many young people are thoroughly skeptical regarding long range planning and saving. A young girl saved all her Christmas and birthday money for some time for a certain project. It was saved in two places—a building and loan association which failed, and a thrift account which failed. So, at the age of seventeen this girl found that "the savings of a lifetime" were gone. What did that mean to her? She said, "I wish I had bought that roadster I wanted last summer."

In any case "saving for a rainy day" or for old age does not belong to the spirit and appreciation of childhood. To exert pressure toward saving as a worthy end in itself is to distort the child's picture of life. One who saves "on principle" without regard to values is more likely to attain fear and a miserly soul than freedom and security.

An Allowance Without "Strings"

WITH an allowance, however small it may be to start with, however large it may in time become, the child must have also complete discretion. Otherwise it loses its point, educationally. Friendly advice of elders should be helpful here as in other matters; but advice must be free—to accept or reject. If decisions are made *for* the child, he will undoubtedly be saved many mistakes; but he will be saved also the chance to make his own decision and to find out what is implied by the many alternatives to the one "correct" step he may take at any point. Here, as in learning to walk, we must be prepared to risk an occasional fall.

Complete discretion over his allowance must

mean exactly that, without qualifications. To give a child money "to save" is not giving him money at all. To give him money to be spent in predetermined ways is also misleading. If it is convenient to have the child handle his carfare, or Sunday-school contribution, or other fixed charges, that is desirable and legitimate. The allowance over and above these allotted expenditures, must be free and clear—to spend, to save, to give away, to lose. The guidance of elders finds its place only as it helps the child discover his mistakes.

Money as a Disciplinary Device

MONEY is so much a basic instrument in modern living, and its potential value as a means of getting desirable things so apparent, that parents often resort to money as a means of measuring values other than material or commercial ones. The urge for power impels many parents to use the allowance as a whip, to make commercial transactions with the child, or to use money for ends that have no relation to monetary values. Should children be paid for piano practicing or for getting good school records? Should they be paid for punctuality or for assisting in the household chores? Should they be "fined" for poor school work or for lying? From our answers to these questions our children infer our assumptions regarding fundamental human relations and orders of value. They reveal our attitude toward various degrees of bribery and corruption, and toward the human qualities that are marketable—or not. These answers need never be explicit; they reveal themselves in our daily conduct, often without our being able to formulate our own views. From the earliest years until the days when the youth goes forth to find his place in the world, he is learning the place of money in life, its power and its limitations, the ways in which it may further or obstruct the expansion of the individual and of the group, its values and its pitfalls.

Illustrative of the new problems created for parents by shifting standards and changing conditions in this relation is the story of some children in a modern all-day school, in which the pupils participate in many of the routine processes of management. In this school there was need for advancing the prices charged for the lunchroom tickets to seven cents each instead of five. Two of the boys, learning of the impending change, invested all the money they had in the school's five-cent tickets, which they subsequently sold to their comrades at six cents each. They made a profit of 20 per cent, and their companions also saved money. The transaction was no secret and many of the boys' parents soon learned of it. In some homes the situation was accepted as an indication of good business sense. In others there was some expression of mild reproof for the "unethical" act, since the profits to the dealers and the ultimate consumers were made at the expense of the school, to which all the patrons felt obligated; or the deal was considered improper because it meant taking advantage of advance information. Yet even in those homes that disapproved of the business-like acumen of the young people, there was general acceptance in their own business practices of precisely the same type of procedure as constituting the normal and legitimate activity of adults engaged in trade. If similar practices were right for their parents in business, why were they wrong for the children to use for obtaining a bit of extra spending money? It is from the parents that the presuppositions and the criteria in such a situation will be learned. Upon the parents, therefore, rests the responsibility of reconciling for these young people the apparent conflict between the ethics of the market place and the ethics of a cooperative group, or between the ethics of an agricultural or handicraft culture and the ethics of a modern industrial organization.

Learning Through Earning

IT is one thing to learn what one can buy for a dollar, and which of the many possible purchases is preferable. It is quite a different thing to learn what efforts and sacrifices it takes to yield a dollar. This cannot be learned through formal lessons, nor can the school supply the needed experience. Where and how can we find genuine working and earning experiences for children? There are, of course, a great many tasks which children can perform as well as adults, and which can be made to yield useful results. But as work is at present organized these tasks are either in the home and do not involve genuine earning, or they are commercialized and so expose children to unwholesome exploitation, or bring them into competition with their parents for poorly paid "jobs." Even when business conditions are considered "normal" there is very little opportunity to earn money in ways and under conditions that we should consider satisfactory for our children. Selling or delivering newspapers at fixed hours, taking but a short period daily, helping in shops, looking after younger children, and doing occasional errands

of one sort or another, constitute the range of most opportunities available outside the home.

When parents realize the importance of the earning experience for children they sometimes resort to creating jobs—they have somebody supply the jobs while they furnish the money for the "wages." In most cases these devices are unsatisfactory since the conditions of the work and the conditions for retaining the job are not genuine; there is not the usual relation of work to pay, or the usual relation of worker and employer.

"Chores" and "Wages"

Should children be paid for working in the home? The most obvious and frequent ways of earning money among children not placed in industrial or commercial jobs are in helping with the housework—washing dishes and making up beds, sweeping and dusting, removing snow and looking after the furnace.

But when there is work needing to be done at home there is need also that the children take part in it as a normal share of their responsibility to keep the establishment going in the best way possible. It is difficult for children to learn these responsibilities if they are confused with commercial transactions. The moment a child is paid for services there is opened up to him a choice in the matter: he can choose to stop performing this service and relinquish his pay. This is not intended and is usually not desirable, since the chore must be done in any case. In the long range experience of parents such financial arrangements have usually proved to be boomerangs—failing at the point where other appeals have entered in to compete for the child's interest. Experience, therefore, points to the desirability of paying children only for such services as would normally be performed by some other paid person. They should be paid at the rates prevailing, for only so can they discover what money means in relation to effort and service.

The lack of opportunity to earn money under conditions that are socially and economically acceptable, on the part of children who need the experience even more than they need the money, is characteristic of our present conditions. The paradox of needing work more than the product of the work is closely related to the larger and more devastating paradox that clouds all western civilization at this time—the suffering and privation of millions in the midst of excessive products. This paradox probably points to far-reaching re-adjustments in the years ahead that will call for very drastic revision of our ideas and ideals regarding work and wealth, and regarding money.

In the meantime we have to resort to makeshifts. The schools have attempted to bridge the gap between traditional home usage and current practice through instruction in the elements of modern financial relationships. They have turned their arithmetic into an instrument for solving a multitude of problems that arise in the management of funds, from two pennies to the budgets of a nation. They have organized savings banks for practice in the routine of the simpler banking transactions and in "thrift," although they have tried to teach thrift as a "habit" through repeated motions, as if it were possible or desirable to get such a habit. They have done excellent work in teaching budget-making and the keeping of accounts, both in connection with homemaking courses and otherwise. Unfortunately, the mass of teachers have had no training in economic principles, and the consumer's point of view, so fundamental for the family, has been rarely recognized, outside the specific instruction in household marketing.

Whatever is done by the school needs to be supplemented by the home, both through the concrete experiences and through interpretation and application of what is learned more or less formally. Parents can also take their older children more and more into their confidence, and have them participate more directly in the larger financial decisions, and in the analysis of considerations involved. Why can we not have a car? Should we try to buy a house, or continue to pay rent? What is involved in installment buying? Is the mortgage the family skeleton, or is it a convenience? What is insurance? Hundreds of questions, regarding which, it is true, the mass of our population are rather hazy, are frequently raised in almost every family, and need clarification under conditions that make for a more wholesome attitude as well as for better understanding.

Old Adages Do Not Serve

Most of us have learned good rules that actually get in the way of understanding the role that money plays in modern life, and the processes that it controls. For example, there is the old tradition that advises against being either borrower or lender. This discredits borrowing because that implies spending in advance of earning; and it discredits lending chiefly as a canny counsel against possible losses. This rule comes into ob-

vious conflict with presentday practice, as when the family buys its car or radio on the "time payment plan," and when business and international relations are so closely tied up with "credit." There is a similar emphasis upon the virtue of "thrift" out of all proportion to the relative value of time and effort on the one hand, and of the amounts that can be saved on the other. Most of the household appliances, when injured, can be more cheaply replaced than repaired, under modern conditions of production. We cannot meet new conditions with old rules. The great need for parents seems to be to detach themselves completely from certain older doctrines regarding the sacredness of money and regarding the relationship of the individual to it. It is perfectly useless, for example, to intimate to children that when father was of a certain age he was already earning his own living or contributing to the family's living. We do not want these children to be at work in the mills or in the fields, if we can save them; we do not want to return to the conditions of labor that prevailed when father was of this age. The dependence of the child and the changing economic and social conditions absolve the child of all responsibility in this respect. Moreover, girls and boys, as they grow older, tend to become resentful of their dependence and we only make matters worse by reproaching them with what is after all beyond their control. Since we acccept their condition of dependence as both desirable and unavoidable, we have to help the children to understand it, to accept it and to make the most of it.

Prolonged dependence has its disadvantages, however. We should recognize the fact, for example, that our efforts to keep children away from productive work act also to disparage work, and make it difficult later for these children to adjust themselves to it. The prolonged dependence also defers initiative and responsibility in many fields of endeavor, and it has the danger of becoming permanent. The allowance as a means of education is for the child something detached out of his economic dependence and placed in his own control. Since money is actually the symbol of the power which adults wield, parents have to guard against using it as such in their relations with their growing children. The allowance representing the detachable part of the young person's cost must, therefore, be his own, never invaded to penalize, never augmented for irrelevant reasons. As it grows with discretion, it signifies also growth in power and independence.

Our standards have become so varied that parents today must give their children an entirely individualized interpretation of real values. They may even teach children the instability of our monetary system, but this must be done gradually, by teaching the use of the instrument before its social implications. Money is only another tool for an expanding personality and the way in which each will derive his satisfactions out of the use of that tool will vary with his temperament, his experiences and his skill in the use of it.

Setting a Price on Personality

Many problems of child guidance start with a misconception—both in the child's and in the parent's mind—of the part money should play in mature living.

FLORENCE POWDERMAKER

PERHAPS no cultural device of our time has taken on the significance given to money —round bits of various metals and pieces of tough green paper. Its symbolic importance is shown in our ordinary figures of speech, in trite examples such as the question "What's he worth?" By this we mean, of course, his cash accumulations or the equivalent, not his value as a human being to his family, his associates or to society as a whole. Every school child knows how much and how little we mean by the slang phrases "I'm not *sold* on that," or "I must *sell* myself if I want to get by." It appears that we have unconsciously come to think of money as an integral part of ourselves.

Because we have taken unto ourselves an attitude which has colored so many of our relationships, we

have laid ourselves and our children open to problems of personality adjustment which would not exist in a different social order. The problem child who is hailed into the Children's Court because he has been stealing from pushcarts is an all too familiar victim of our economic system. Although society is recognizing its obligation to these children, we might point out that, at the other end of the economic scale, children also run into difficulties.. These are, for obvious reasons, not so likely to lead to Children's Court, but this does not mean that they are necessarily less serious.

What Price Security?

EMPHASIS on money, as against the impulse to protect children from learning how to use it, makes a paradox which has always existed in certain classes of society. But its universality today probably arises out of certain modern conditions which give money an ever-increasing importance to a larger and larger proportion of the population in obtaining the ordinary necessities of life. Formerly, goods in the economic sense represented security—a house and land that one owned, and a craft or profession carried on as an individual enterprise. Food and clothing were largely the result of the industry of the family, including its sons and daughters, in producing them directly themselves. Now, they are matters of trade. One must find a market for one's skill before these fundamental needs can be satisfied, and success does not always depend on ability.

It is also trite to state that money is the almost universal measure of success, no matter how much we may theoretically deny this; and when understood from an economic and historical point of view, as outlined above, there is no point in denying it. There is a point, however, in trying to prevent this "quantitative" attitude from carrying over to other phases of living. One wonders, for instance, whether the importance given to school grades, as such, is not a reflection of the emphasis on quantity, as a concrete measure of amount, in contrast to quality. School prizes are so much more open to criticism that they have been questioned far more frequently than grades. A conservative girls' school in a small and conservative city has made a definite effort during the last few years to make its traditional prizes awards of honor rather than of intrinsic value. The well-to-do father of the very bright young lady who captured the sixth grade honors, remarked:

"Well if they think so much of you, they might have given you more than a fifty-cent book."

The immediate reply was, "Well, Daddy, if you think I'm worth more, you might offer a really suitable prize next year. I'll be sure to win it anyway."

But money has other and more subtle values which children assimilate from the unconscious reactions of those about them. It may, in a sense, begin to serve very early as a substitute for the development of personality and as a compensation for unsatisfied emotional desires. Many adults, often with a marked feeling of inferiority, because they feel that they cannot be liked for themselves, strive to get the greatly desired attention and friendship by things that money can buy—elaborate clothes, entertainments and lavish gifts. To others money may mean power as a source of satisfaction and a substitute for unfulfilled desires.

It is most often early childhood training which determines these patterns. It is not uncommon for children to hear their parents discuss the relative rating of their acquaintances and so to feel that adult friendship is dependent on some such factor. They themselves are often restricted to a certain group of playmates. To the literal mind of childhood this often seems due to economic position. They cannot understand why they cannot play with "the boys that live on —— Street" except for the obvious reason that their parents are poor. A great many good reasons may have contributed to the making of this parental prohibition—as well as a certain amount of rationalization. But often the child sees the situation reduced to its simplest terms with the adult trimmings removed; and that is how he gets his first ideas of social values.

Reward of Virtue

VALUES are also unconsciously formed by other, and more intimate, experiences. If he is "good," he is given pennies. (Toys or candy, psychologically, have the same value.) If he is naughty, he is deprived of them. That is, the parents possess and control his possession of things that give him pleasure and that he wants. This fact gives them power over him. If they employ this power to force him to do as they wish, he senses it very early in his life. Or it may work more subtly—"mother won't love you if you are naughty." Or "mother likes you when you are good and when you do what you are told." In other words, mother likes you when you give her something, your conformity to her wishes, which is your coin in the trade. The most desired of anything in the world—his mother's love —at that moment becomes for the child a subject for barter and a cause for insecurity. As barter be-

comes associated with the idea of money, the child feels that he must be prepared to bargain with the world for affection and security.

This is no exaggeration, as anyone knows who has seen the pathetic figure of the child who tries to buy popularity in school with gifts of candy, and whose attitude can usually be readily differentiated from one who shares out of generosity.

A little girl whose pretentious clothes made her conspicuous among her classmates troubled her teacher by pressing upon the other children any of her numerous ornaments which they admired. It seemed that her generosity was being imposed upon. But it was hardly a situation in which the school could interfere until one day when she casually passed on a barpin which she insisted her mother had "given" her. The briefest questioning revealed that she had helped herself to it.

"Why," her bewildered mother asked, "does she have to steal from me when I give her everything?"

This was the beginning of a careful study of this child by a specialist. Toward its completion the picture was not the simple one of the overgenerous child of an overgenerous mother. The mother was pouring out in gifts to her child the pent-up conflict and frustration of an insecure home, and the child, in turn, was seeking friendship and love by gifts—the only means she knew—to compensate for the lack of the balanced love and security her home had failed to give her.

The Symbol of Unfulfilled Desires

In the immature or maladjusted these patterns may continue in exaggerated form even in later life. Money is not regarded in a reasonable adult way as a necessity for security, and its acquisition and expenditure are not determined by certain rational principles. It is used rather as a symbol for unconscious trends, and has values assigned to it by the unconscious that have no relation to its actual position in a real scheme of things. The miser and the spendthrift are the extremes. For the one, money has become the symbol of all that is of value, and in its physical possession and the treasuring of it, often secretly, there is the deepest and often the only satisfaction in life. For the other, a reckless giving out of possessions is apparently a necessity. More frequently and of course in varying degree we meet people who exercise undue thrift in certain moods and for certain expenditures, but indulge in heedless buying at other times.

There is the frugal middle-aged lady, for instance, whose budget is the acme of prudence, except for one thing. In periodic fits of depression, she worries terribly about money; then suddenly she feels an uncontrollable urge. She buys a new hat or gown, usually too expensive, and feels better immediately. In other words, she is not using money as a medium of exchange but as the means of expression for an emotional state the meaning of which she does not understand.

Of course it must also not be forgotten that unwise expenditure may, and often is, due to faulty training, or a lack of it in childhood. Recently, one father in discussing his twelve-year-old daughter remarked that of one thing he was sure—his child would know "the value of money." To this end she now receives fifteen cents a week, of which one-third has to be saved. He plans to continue on the same level with only slight increases. In her late adolescence—not more than six or eight years from now—this girl will have the income of several millions at her disposal, and her only training for its expenditure will come from her weekly spending of fifteen cents.

Fallacy of Overprotection

Most of us are not faced with such rather overwhelming prospects. Just because it is exaggerated this case illustrates the hiatus in our thinking; we want our children to be masters of themselves when they reach man's estate, but we give them no experience in self-management at earlier periods. Many children find their clothes, their schooling, their recreations planned for them and they have not the remotest idea of their cost or of its relation to the family income. It is this lack of choice that so many children deeply resent. They might have planned precisely the same wardrobe or the same pleasures, but had they had a hand in the planning it would have meant infinitely more to them, and of course taught them much of actual practical value. So much of the borrowing and petty stealing comes in part from this desire for some freedom to spend as they choose, and to be on an equal footing with their group. When they ask for more money they are often chided for their ungratefulness when so much has been lavished on them—not that they had ever been consulted about it.

On the other hand one finds an equally unfortunate situation in those families in which the children have too large an allowance, either from the standpoint of actual amount or in relation to the family income. This is often true when the children do not have a regular stated sum, but get varying amounts when they ask for it, the amount frequently depending on the mood of the parent.

Money becomes wholly a matter of temperamental thrust and parry—the child's wheedling as against the parent's expansiveness or temporary irritation.

Often too, an unnecessary meticulousness in the expenditure of small sums and the exaggerated importance given to it leaves a lasting and unfortunate effect on the child. It may not teach the real "value of money" as is intended, but lead to continued regard for petty sums out of all proportion to the amounts involved, or to a recklessness, when the opportunity is afforded, out of defiance to the parental attitude.

One child of eleven years, whose allowance was very restricted although she knew that there was a rather large sum in the bank to her credit, told her father she planned to draw the money out at her first opportunity and "have my hair waved, buy some really nice clothes and go to the movies." By the time that she does get the money her ideas will doubtless have expanded but her notion of what to do will be just as immature.

It would seem possible to help children develop a realistic attitude toward money—provided the *parents* are capable of it. We cannot escape the fact that, one way or another, money is important to us and to our children. But money problems need not become personality problems in families where there is an attitude that recognizes the importance of money, but can see it in relation to other human needs—love, creative effort, leisure, recreation. Such an attitude will encourage the child to form habits of spending based on judgment and taste.

Family Relationships and Family Finances

Now that father no longer has exclusive charge of the purse strings, we must find new ways of adjusting the personal problems that grow out of the family's money needs.

BENJAMIN R. ANDREWS

WE live primarily in a system of prices, are buying and selling constantly and being paid in money, but each of us also lives in a kin group where money is not taken for services. Money is received for personal and property services that each of us contributes to society with the striking exception that in the family, services and goods are given freely between members without money reckoning or pay. Yet the kin group survives by its total relation to the price system, receiving money from and paying money to external society.

Money viewed functionally is first of all the universal medium of exchange, the middle term between all buying and selling; with it the family sells the services of its members and of its property and buys the goods and services, food and shelter of which it has need.

The very structure and functioning of the family reveal money at work everywhere within it. How large is the family income? How much is the rent? What does food cost? are questions answered with the dollar mark. Money is also the storehouse of value. How much reserve has the family in hand? What is it saving monthly? Money also is the standard of deferred payment, and basis of future contracts — thus John's allowance will be one dollar weekly; our lease is $100 monthly. Its quantity relationships also affect the family. If income is inadequate, poverty puts its stress upon family welfare; if a large surplus of money is available, a family may easily degenerate through ease and luxury.

Ultimately it is to get more adequate family incomes that society concerns itself with economic problems such as unemployment insurance, child labor, minimum wage laws, vocational education, large scale occupational guidance, retraining and placement of the unemployed and even the unemployable including prisoners, old age pensions, sickness insurance, control of monopoly prices, revision of tariffs, progressive taxation, efficient government, waste reduction, increased production and other items of economic planning that will give the family enough to live on. Concretely now and for illustration, what is your share of society's answer to the family life crushed and maimed in the dark rooms of slums between low wages and rents that are rela-

tively high? This is a family money problem of social magnitude that will challenge our increasingly urban society until it is solved. The social insanity of New York's spending $5,000 per prisoner to build a prison, when $5,000 per family would build decent housing to keep children from becoming criminals, presents an amazing contrast.

A comprehensive view of money and the family must include the relationship of money to the family's three fundamental functions—child rearing, family maintenance and personal and social development. The family that gives life, maintains life and enriches life is conditioned in large part by the adequacy of its money income, and the practical wisdom with which its money-management problems are met. A social analysis would show that one of the major influences affecting marriage age, size of families, quality of family life, child development and adult happiness is this economic factor.

Cooperation—the Keynote

THE financial practices necessary to the successful family are illustrations of the cooperation necessary in wholesome family living. What is a modern family in its inner ideals? We have many family types, but the modern ideal seems to be one of the equalitarian partnership, based on mutuality and affection, whose members aim from the first to make whatever personal adjustments may be necessary in order to secure permanent happiness in their union. The cooperative family tries to give to each individual a square deal in providing both for self-expression and for group interests. This individualized but jointly centralized family must find a money program that expresses these desirable personality adjustments. One difficulty is the carry-over of traditional money habits from the earlier family type that centered its authority in the man who dominated it by holding property, directing work and controlling resources. Today we need to provide funds for the individual's activity as well as for the family's life in common.

The equalitarian family does not attempt the impossible of treating each adult partner exactly *alike*, but rather seeks an equitable plan for husband and wife as regards each one's specific contributions to the family and benefits from it. Both must recognize that the family is supported equally by the woman's housekeeping and home-making and by the man's money income; each is as individually productive and as economically independent as the other. As in international cooperation, so in the home, the old battle-cry "To Arms!" is giving place to the new slogan "To the Conference Table!" with its increase in mutuality and happiness.

Parents need, within reason, to share their money experiences not only with each other, but also with their children, just as much as they need to have a part in their children's money experience. Why? For fellowship of course—and the child's financial education will surely follow. Or if, teacher-like, they share experiences in order to educate, some fellowship will result despite the pedagogical purpose.

For children who have been trained in self-dependence and in considering and deciding problems for themselves, the allowance seems the best solution for learning money values before self-support begins. An allowance with a parent telling the child all the time just how to use it, is one thing. An allowance with growing freedom in money-use appropriate to the child's age and with his parent as adviser in money as in other matters, is another thing. We learn by freedom in action, freedom to make mistakes and by making mistakes. A start-in-life fund for personal savings, money gifts or earnings is desirable for every boy and girl. The practice of such a savings account started for every child at birth and put into the child's own hands as he gets older is a sound financial device. It will help provide an education, a start in business or in marriage.

The Inner Meaning of Independence

AS grown-up children become self-supporting and continue to live at home, they may well contribute to the family purse. If the parents do not need it, the money can be funded for a specific purpose. The adult young man or young woman needs to pay his own way. Paying one's own way while at home leads one to bargain for full wages from the first and this will help safeguard the fellow wage earner; the pin-money woman worker, who is subsidized for her living by her parents, is an economic millstone who sinks her fellow women workers into the sea of low wages.

The unemployed adult daughter in her father's house needs adult economic responsibility. The allowance without rendering some quid-pro-quo does not seem a satisfactory status for any adult when one considers its outcome either to the individual or to the family. She may declare as Grace Dodge did fifty years ago, "I am going to assume that my wages are simply paid in advance and that I have my work to do." Miss Dodge started children's classes and girls' clubs, founded a college and the Travelers Aid, reorganized the Y. W. C. A. and did a score of other

(*Continued on page 279*)

Study Group Department

CÉCILE PILPEL, Director
JOSETTE FRANK, Editor

This study material is presented for the use of interested individuals or groups having the topic of this issue on their regular programs. The study outline is based on articles. Questions and discussion are taken from study group records.

PARENTS' QUESTIONS AND DISCUSSION

A five-year-old wanted an allowance because her seven-year-old brother had one. Since she has neither need nor opportunity to use "spending money" she was told she must wait another year. Thereupon she stole some of her brother's savings.

A CHILD's need for money of her own involves more factors than a need for the things it will buy. To this little girl money symbolizes a type of power which her brother has and she has not. It may also suggest to her that he is more favored than she by her parents. It may have no relation in her mind to either age or use. Furthermore, the taking of money from the brother suggests that her jealousy of his priority is already a deep seated one—of which the money question may be regarded as a symptom rather than a cause. The situation must, of course, be approached from this angle, and every effort made to help the little girl to a feeling of greater security in the family group. Giving her a small allowance might be a step in the long range procedure toward this end.

All the small allowance of a girl of six is spent for candy. This results in a daily supply which interferes with her appetite for meals. Would it be best to take away her allowance until she finds a better use for it?

WE have to distinguish between dietary needs and education in money. Taking for granted that the child's diet already includes the normally desirable amount of sweets (including candy), the important matter to consider is the inordinate craving for sweets. This may be in the province of physical causation, needing the physician's attention. It has been found, however, that an inordinate craving for sweets may arise from an unsatisfied need for affection. This, then, is in the province of mental hygiene, and calls for attention to the parent-child relationships. Also a young child it apt to repeat a familiar pattern of buying simply because she lacks the experience or imagination to find new ways of spending. Here the ingenuity of the parent is needed to stimulate new "wants" and suggest new possibilities. While the child may need training in the use of money, this particular situation must be met on the basis of the possible implications suggested.

Should allowance be cut to curb a child who is overgenerous, giving away all his money and possessions to his companions?

IT often happens that the child's use of his own money is very revealing of his fundamental personality needs. The child who too freely gives away his possessions is likely to be using this as a means of putting himself across with his fellows. A sense of failure or inferiority in his social relationships may lead him to purchase favor and attention through material gifts. If this is the case, we can best help this boy to a better sense of values not through controlling his use of the allowance but rather by helping him find other ways of gaining the esteem and attention of his companions. We must regard the allowance as a tool for education in earning, spending and saving, not as a club for obtaining specific kinds of conduct.

A boy of eight is always wanting more things than his allowance will buy. Would it be better to raise his allowance to meet his wants, or for his parents to buy him the "extra" things? His play equipment already seems adequate.

IT is difficult to fix the amount of allowance which is "appropriate to his age" without considering many factors of the environment as well as the individual personality. Some children are more interested in "gadgets" than others. Their interest may be that of manipulating or handling

things, or it may be the sheer desire for possessing them. The standards of his environment—what things his companions have—will also play a part in his wants. All of this, as well as the family's economic situation, must be considered in determining the size of his allowance.

On the other hand, this continual wanting of "things" suggests a lack of satisfaction in other directions. Possibly his play equipment is not as adequate for his needs as it appears. Again this boy may need help in finding more permanently satisfying interests. It would be wise to study his work and play, as well as his personal relationships, with a view to developing these into more vital and absorbing factors in his life.

At thirteen a girl wants to discontinue her expensive music lessons and apply this money to buying extra clothes which she covets.

THE relative value of any part of the child's education cannot be left to her own judgment. The question of whether or not to continue her music lessons must be determined partly by her potentiality for development in this field and partly by the degree of her real interest. This has now become difficult to gauge because the question of the *cost* of her lessons has been brought in to confuse real values. We could cultivate an utter distaste for any subject in her educational program if we were continually to stress its cost, for in doing so we would, however unconsciously, exert pressure to "show results" justifying the expenditure. If we can be sure that this child is not interested in her music it might be well to discontinue her lessons, if only for a time.

The question of relative expenditure for clothes, however, is in no way related to her musical education. Her clothes budget must be determined by her individual needs in relation to the total family budget. But whatever the amount spent for her clothes, she should be given her own choices in their selection. This will go a long way toward satisfying the need expressed in her demand for "extra" things.

A boy of fourteen is frequently "broke" and then wants to borrow from his parents or brother. Should we permit this?

THE practice of borrowing and lending plays a large part in our economic structure and the child should have experience in this as in other aspects of money. But taking for granted that all of the legitimate needs of a boy of fourteen have been fully considered in grading his allowance, the child who habitually exceeds his allowance shows a need for assistance beyond temporary expedients or loans. He should be urged to keep an account of his expenditures over a definite period. This will enable the parents in going over these accounts with him, either to re-adjust the allowance to meet legitimate needs, or to point out "leaks" in his spending. It might even be advisable to give him a greater feeling of responsibility by extending the allowance to include more of his necessary equipment, such as clothes. If, however, there remains evidence of a real lack of responsibility in money matters, it would be well to seek greater insight into the roots of the difficulty.

Working during summer vacation, a college boy of seventeen was able to earn and save some money. Should he be expected to use this to cover his winter pocket money in lieu of allowance?

THIS would depend altogether upon the family's economic situation. If the boy's winter expenses are a drain upon the family resources, he himself will realize his responsibility to help out the family budget by stretching his earnings as far as possible to cover his expenses. This would be the expected effect of his whole education. If, on the other hand, the family can without hardship afford to continue his allowance, there is then no educational value in withholding the allowance because of his own earning. The question of how the boy will use this sum of money now at his disposal will nevertheless be a matter for family discussion; for in planning its best use he will need the guidance and advice of his more experienced elders.

In a family of moderate means the eighteen-year-old son is beginning to earn. In accordance with tradition he is expected to give his earnings to his parents who, in turn, give him what he needs for his own spending. The boy rebels against this arrangement.

WE cannot be guided by tradition in family relationships. The demands which family life makes upon its members, our attitudes and standards, are very different today than those of a generation ago. The young earner is entitled to be considered as an individual in the family group, with both responsibilities and rights in family living. He should be expected to contribute to the family in accordance with his ability and the family's needs. We must, however, take into consideration all of the factors of an eighteen-year-old's social needs and interests, in agreeing on an equitable contribution for him to make to the family budget. On this basis the boy

contributes—the family does not *take*—his earnings. This is a difference in attitude though not necessarily in the amount of his contribution. Instead of insisting on the family prerogative, it makes him a responsible member assuming his share in the family budget.

STUDY MATERIAL

Children and the Use of Money

Topical Outline

1. Ways of Learning the Use of Money
   - The child learns through his own
     - spending
     - saving
     - giving
     - earning
   - The child learns through both experience and example
2. Undesirable Use of Money
   - Withholding or curtailing money as a punishment
   - Paying money for accomplishment or good behavior
   - Keeping too close and arbitrary control over expenditure of allowance or earnings
   - Putting major emphasis on possession and accumulation
3. Goal of Education in Regard to Money
   - Skillful use of money as an instrument
   - Balanced appreciation of money as a means toward justifiable ends

Problems for Discussion

1. How can children best learn to use money?
   - Watching their parents use it?
   - Using it themselves?
   - Being told how to use it?
   - Earning it?
2. At what age should a child begin to have an allowance, and should it be on a daily, weekly or monthly basis?
3. What determines the amount of an allowance?
   - The child's idea of what he needs?
   - The parents' judgment of the child's needs?
   - What other parents do?
   - The amount the parent had to spend at the child's age?
   - The kind of experience in handling money which the child should be having at the time?
4. What are the best ways for a child to save money?
   - To put it in a small box?
   - To put it in a small register bank?
   - To give it to a parent to keep?
5. At what age does a child's allowance cover his
   - Carfare, lunches, spending money?
   - Smaller articles of clothing?
   - All his clothing and miscellaneous expenses like school books and gifts?
   - All his expenses?
6. Should a child's allowance be thought of as:
   - A return for service performed by the child about the house?
   - His share in the family resources like food, clothing and shelter?
   - A reward for good behavior?
7. On what basis should a child be paid for work?
   - Its reasonable relation to value?
   - The child's valuation of his time?
   - The child's eagerness for a given amount?
   - The adult's kindly feeling toward the child's help?
8. Should children be allowed to borrow occasionally, frequently or never?

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An Adventure with Building

A group of children learns from practical experience not only what money can buy, but also what values are to be found in work well done.

ELLEN WINDOM WARREN GEER

LIKE the faculty of every progressive school we had often bewailed the difficulty of introducing into our compact little world elements of adventurous living which would serve to bring our sheltered children into closer grips with reality, especially that which involves economic necessity. We had tried a school bank from which the pupils drew money to purchase what they needed at the school store. This experiment in giving children some idea of the value of money was handicapped by the fact that mother could always give them more if they overdrew! We had let them plan luncheon menus with a weather eye toward the necessity of having creamed chipped beef on Thursday if they wanted roast lamb on Wednesday to keep within their budget. Most helpful of all, we had had for two successive years a Shop Sale of articles made by the children in which each class conducted its own booth, carefully figured costs and receipts and turned the net profits over to a fund, the disposal of which was carefully discussed and decided on by the whole school. Sometimes gratifying flashes of wisdom resulted, such as the suggestion one year that instead of purchasing a ready-made slide for a settlement house, the money be given to an unemployed carpenter with a commission to make the slide. But although worth while, none of these experiments quite satisfied us. We felt the need of something larger in scope, especially something which would challenge the interest of the adolescent boys and girls in our Junior High School.

After much faculty discussion, a mass meeting of the Junior High School pupils (about thirty boys and girls) was called and the ways and means of financing a new building for the school were considered. It was first pointed out that buildings cost money, and unfortunately running the school had cost quite a sum that year too. One boy was then asked to write on the blackboard the figures for receipts and disbursements in parallel columns. After totalling teachers' salaries, heating and other miscellaneous expenses, and comparing them with the money received from tuitions, the children saw with their own eyes that there was a deficit on running expenses of several thousand dollars. This in itself was a highly valuable revelation as many of these older children had attended public school before coming to us and had been rather critical of the necessity of their parents having to pay tuition for them.

Following the discovery of the deficit it was then explained that after meeting such a sum the maximum amount which was available for building purposes was $1000. Much amusing discussion ensued as to how large a building could be erected for that amount. Fortunately a small room which had been added the previous summer had cost about $900, which, with a comparative list of the cost of the other four buildings, sufficed to give a reasonably vivid and accurate idea of the impossibility of securing any of the buildings they wanted for $1000. A seventh grade boy finally asked:

"Couldn't we get a decent building for $1000 if we supplied the labor?"

This question was referred to the Shop Director who said he thought we might. Some lively discussion followed as to whether a studio, a new classroom, a domestic science room, or a library was most imperatively needed. Several of the children pointed out that a library would be susceptible to more uses than any of the others and this was decided upon. The style of architecture came up next for consideration and after many different suggestions had been made, the meeting adjourned to permit every child to make a sketch of the style of building he would prefer.

When the upper grades met again they were shown the sketch chosen, with the reasons why it was judged better than the others; which included ease and cheapness of construction, and harmony with existing buildings. The need of haste, if we

were to have the foundations ready by the end of vacation, was pointed out, and at their own suggestion the children divided up into committees to accelerate the proceedings. One group surveyed and staked out the site, another committee made out the list of all lumber, wall board and sash required, a third figured the cubic feet of masonry materials, and most important of all a fourth group prepared excellent and professional looking blue prints, which included floor plan and elevations. Never was there better motivation for arithmetic than some of the computations in areas of triangles for sheathing board, cubic feet of foundations and so on. The necessity of cooperative effort was a living force when the material committees found themselves helpless to proceed unless they had frequent access to the draughting committee.

A Good Investment of Money and Labor

As soon as the lists and the blue prints were completed we all journeyed to the lumber yard to secure the important estimate. The excitement was intense when the final estimate came enough within the thousand dollars to permit us to pay for a mason to do the necessary digging and masonry on the foundations—the only work which was not done by the children.

Just one year has elapsed since then, and now the ninth grade is acting as school librarians and giving out books from the new library. There are still a few touches to be finished on the exterior but most of the work is done. In the year that has elapsed every child in school, even the kindergarten, has had some share in the enterprise. Two courses of cement blocks (above ground level) were carefully cemented into place, with proper levelling, by older boys and girls, who also did the work on the heavy sills and joists. The studs of the side walls were nailed to the plates on the ground and hoisted up amid much exultant shouting. Meanwhile the flooring was laid by the seven-year-olds. The kindergarten and first grade assisted in pounding nails into the rough sheathing, while many of the younger children gave yeoman's service gathering proper shaped stones from the school woods for the lovely chimney, the mortar for which was usually prepared by the fourth graders, while older boys and girls lovingly cemented the stones into place, often working on high scaffolds as the chimney mounted in height.

But it is impossible to remain prosaic about anything which one has seen grow under the actual labor of children into such a finished, professional product as our library! I could write about how remarkable it was that twelve- and thirteen-year-olds could install window sashes, with cords and weights, so that the windows move easily up and down; and how evenly they cut and nailed into place the warm colored buff wall board which was selected for the interior walls. The things that stand out in my mind, however, are less practical, such as these pictures:

A day in April when a lovely square corner stone was laid with much ceremony, the whole school and many parents participating, and every class burying in the masonry a dedication for the library—Several Sunday afternoons when squads of parents and children worked together on the venture, especially the great day when some fathers assisted the older boys to raise the roof tree into place and anchored it with rafters stained by several mothers—Graduation Day last June when the ninth grade presented to the school the lovely bas relief they had cast in cement which now adorns the chimney breast above the beautiful stone fireplace—The ceremonial lighting of the first fire, when every child put on a twig and made a wish for the new library, and the heartfelt cheer that went up for the Shop Director as he applied the match to the pile—Finally the recent afternoon when eager volunteers carried over all the books and arranged them in the attractive brown stained book shelves, standing back from time to time to exclaim at the effectiveness of these best of all forms of interior decoration in our attractive room.

More than Sticks and Stones

The completed building is truly the children's work from beginning to end. Yet the project would have been impossible but for the unending patience and rare skill of the Shop Director, who not only knows everything about constructing a building, but who knows how to work with children, getting them to perfect their own standards rather than stepping in and doing it for them.

I cannot honestly say that there have never been times when the interest has not flagged, but on the other hand the adventure has proved that it is possible to introduce into the lives of our children today some of that close contact with the reality of living which they usually lack, and some definite realization of the difficulties attendant upon constructing the houses they take so much for granted. We hope and believe, when we see the wholesome pride these children take in what is so truly their own achievement, that we have built not only a library, but also something within the children which can never die, and which makes of the whole experience, for all who have shared in it, a genuine adventure in building.

Using Money as a School Experience

HANDLING money is a part of daily experience and as such finds its place in the program of most progressive schools. Just how it is integrated into the school program depends upon the educational point of view and the practical needs of the particular school. These were reflected in the replies to some informal questions recently sent to a number of schools of varying size and type. Although all of them found money entering into the school experience, the particular kind of problem differed widely.

Perhaps it need hardly be said that while in progressive schools "learning" about money happens naturally and frequently, "teaching" about money is not an end in itself. That is, there is little or no formal instruction in abstract money problems as related to either mathematics or ethics, but rather the children participate in the situations that grow out of what they are themselves doing. This frequently begins with the daily mid-morning lunch of milk and crackers in the first grade which initiates many six-year-olds into everyday economics.

Further along these beginnings develop into all sorts of ventures. The Tower Hill School, for instance, has two stores in the school managed and operated by students—"Pooh Store which sells apples, simple cookies and paper cups at three o'clock every afternoon, and an upper school store which sells all books, pencils and other supplies used by students in grades four through twelve. We believe those two stores do more to make mathematics real and purposeful than all the other work put together."

A Medieval Fair given by the fifth grade at the Ethical Culture School "integrated the work of the entire grade and was an absorbing interest from September to February. Initiative, special talents, learning how to study, as well as doing the prescribed work for the grade, were developed to a marked degree."

A particularly engrossing project is that of the eight-year-olds at the City and Country School, who have taken over the buying and selling of school supplies as an established activity. "It is very successful, chiefly because it is so basic in the school life. It necessitates participation by all classes in the spending of the school-supply money, and thus throws the school into a life situation at once. Everyone becomes interested in materials, costs, waste, the meaning of wholesale and retail. The eights often have had to defend or modify their prices, which has entailed discussions of why they are in business: should they be the only ones to profit, or should the business be carried on in the interests of the community?"

Student Management

IN high schools various "activities" bring with them equally varied problems of financing. Although there is no adequate explanation, philanthropic projects, benefits and performances, class dues and clubs seem to involve money far more frequently than do such activities as student-managed social affairs or athletics. The comment is repeatedly made that these activities "work best when they conform to real situations outside of school and prepare for membership in adult groups and organized enterprises." "The primary aim in these activities is not so much to give training in the use of money but to carry on the activity itself. Naturally in connection with philanthropic projects, conducting class organizations and the like. the money problem arises and all of the situations in connection with money are then utilized by the school in giving pupils money experience."

Much, very evidently, depends upon the kind of guidance these adolescents are given in managing their own affairs. Under skillful supervision, enough, but not too much, these projects seem to be psychologically and educationally sound; their effectiveness—as well as their dangers—rest on the kind of background which the school builds up.

Some situations have more pitfalls than others. The employment of student help by the school, for instance, aids individuals but has serious drawbacks. "Among older students it is likely to lead students who are not yet employed for pay and who do not need the money compensation particularly, to look for pay, or at any rate, to attach less importance to such work as they may be doing for which they receive no monetary reward."

School savings banks, of all school activities related to money, appear to have raised the most criticism. One of the more elaborate school banks was that developed at the Lincoln School, with pupil officers operating under an advisory board to teachers. It included four departments—receiving teller,

paying teller, interest and collection—and transacted all the financial activities of the children in the elementary school. In *Curriculum Making in an Elementary School* its purposes are summed up:

"The school bank is a fifth-grade undertaking of great importance in the life of the school. It has had a gradual development over a period of six years. It grew from the simple keeping of lists of expenses and figuring the lunch charts for the room each week. It has been, and is, an attempt to use existing conditions in the school to provide practice in handling money, to learn correct current business procedure, and to take advantage of a rich field of material for drill in the fundamentals of arithmetic. Each incoming fifth-grade group has taken the organization as developed by the previous grade and during the year has made some additions to the procedure until now it has grown into a fairly representative bank. All this has been developed under the direct supervision of the teachers."

Pros and Cons of School Banking

But valuable as it was, this was a time-consuming enterprise. And it has now been given up because of the pressure of other activities.

When savings banks are conducted in schools which, for one reason or another, find it impossible to integrate them so fully with the school program, their usefulness may be seriously questioned. There are not many schools where teachers have the time and skill necessary to supervise such an elaborate project without taking its management out of the children's hands. Sometimes, indeed, the school bank and the whole thrift movement exerts pressure that is distinctly unwholesome. One public school principal says, "The school savings bank stimulates interest in saving per se—intensifies money grubbing and amassing; in but a small number of cases does it train for proper budgeting and provision for needs."

Understanding of Real Values Begins at Home

Schools are alive to the limitations as well as the possibilities of giving reality to these experiences. The feeling is repeatedly expressed, for both younger and older children, that "the home must be largely responsible for training of children in handling of money but that in so far as possible the school will utilize such natural situations as arise in which money activities can be practiced." "The home must be depended upon quite largely for the more thorough training of pupils in using money through giving them allowances and holding them to account for expenditures."

In order to further the cooperation of home and school the Tower Hill School sends a letter, asking for a conference, to the parents of children who do not have allowances:

"We note on your home report that ———— has no allowance. We are wondering if it would not be desirable to give him one. We feel that a small allowance for the six-year-old, increasing in amount as the child grows older, is helpful in several ways, some of which follow—

(a) Teaches thrift
(b) Develops initiative
(c) Develops responsibility
(d) Teaches comparative values
(e) Gives practice in handling money
(f) Helps the child greatly in arithmetic

"You will see that each of these habits has a bearing on the child's progress in school. We would be very glad to discuss the matter with you further."

Training to "Make a Good Living"—or to "Make Living Good"?

The possibilities of learning about real money values are different for every school (and for every home). On one thing, however, it is certainly fair to assume from these representative statements, that all would agree. This point of view is expressed by Samuel Everett in an article on "The Changing Secondary School" in the March, 1932, issue of *Progressive Education*.

"What are some of the values around which the new school should be organized? In the first place, there are some things the ideal high school of the future will not do. It will not prepare young people to make money. This does not mean that it will neglect preparation for gaining a livelihood or that it will omit vocational training from public high schools.

"What is needed in our society is a distinctly critical attitude toward pecuniary ideals. Personal integrity, which Stuart Chase calls a luxury in our present economic system, should have greater value than pecuniary gain. Developing friendships, the enjoyment of one's children, the search for beauty, following the most important world events, taking active part in community, state, or national affairs—such activities would be more important than making money. These positive values are not merely the ideals of the traditional cultured gentleman. They represent universal needs in the lives of all people, whether they live in a modern industrial order or in some primitive social group."

RECENT BOOKS LISTED BY THE PARENTS' BIBLIOGRAPHY COMMITTEE OF THE CHILD STUDY ASSOCIATION

FOR PARENTS *and* TEACHERS

The Art of Being a Woman.
By Olga Knopf. Little, Brown. 307 *pp.*

The Changing Educational World.
Ed. by A. C. Eurich. Univ. of Minnesota. 311 *pp.*

Children's Reading.
By L. M. Terman and M. Lima. Appleton. 2nd ed. 422 *pp.*

The Choice of an Occupation.
Ed. by A. B. Crawford and S. H. Clement. Yale University 495 *pp.*

Creative Expression.
Ed. by G. Hartman and A. Shumaker. John Day. 350 *pp.*

Essays on Marriage.
By F. M. Harris. Association Press. 208 *pp.*

Heredity.
By A. Franklin Shull. McGraw-Hill. 2nd ed. 345 *pp.*

Life in College.
By Christian Gauss. Scribner's. 272 *pp.*

Lives in the Making.
By Henry Neumann. Appleton. 370 *pp.*

The Psychology of Exceptional Children.
By N. V. Scheidemann. Houghton Mifflin. 520 *pp.*

The Psychology of Insanity.
By Bernard Hart. Macmillan. 4th ed. 191 *pp.*

Readings on the Family.
Ed. by Edgar Schmiedeler. Century. 525 *pp.*

The Remaking of Marriage.
By Poul Bjerre. Macmillan. 257 *pp.*

Sex in Marriage.
By E. R. and G. H. Groves. Macaulay. 250 *pp.*

The Sexual Side of Marriage.
By M. J. Exner. Norton. 252 *pp.*

Teachers' Guide to Child Development.
Ed. by R. M. Hockett. Cal. State Printing Office. 658 *pp.*

Wholesome Childhood.
By E. R. and G. H. Groves. Houghton Mifflin. New ed. 201 *pp.*

FOR LEADERS

American Standards and Planes of Living.
Ed. by T. D. Eliot. Ginn. 931 *pp.*

The Family in the Present Social Order.
By Ruth Lindquist. Univ. of N. C. Press 241 *pp.*

Institute for Child Guidance Studies.
Ed. Lawson G. Lowrey. Commonwealth Fund. 290 *pp.*

Your Child and His Parents.
By A. C. Brill and May Youts. Appleton. 339 *pp.*

FIVE HUNDRED TITLES

are included in the complete edition of the Book List as compiled by the Bibliography Committee. Copies are on sale for 35 cents at the

CHILD STUDY ASSOCIATION, 221 W. 57 Street, New York

Inexpensive Books for Children

In these days of enforced thrift, when two- and three-dollar books in any considerable numbers are beyond the reach of most of us, is it still possible to give suitable books to our children, and to continue the building up of the child's library? Many of us have generally mistrusted cheap editions, fearing that these usually offered trashy stories or an otherwise worthless type of book—glaringly unattractive in appearance, with crude illustrations, poor paper and bad printing.

Recently, however, it has become possible to procure low priced editions for children—books which satisfy all reasonable standards, both in content and appearance. Within the price range of ten cents to a dollar, one can buy a large number of books whose subject matter and format make them acceptable as permanent additions to any child's library.

A survey of this field of children's publications has been made with a view to selecting a comprehensive list of inexpensive books that are of good quality both in content and physical make-up, ranging from preschool through junior high school interest.

The majority of excellent dollar books for children are reprints of the "classics." They are books that are part and parcel of our own childhood pattern. Within this group we find many titles which, perhaps, no longer have interest or meaning for the modern child with his presentday background. Some of the publishers, however, have given us a wide selection of titles almost indispensable to the building up of a balanced library for the average child; and this without sacrificing any vital standards of æsthetic or literary taste.

For the youngest child, Gabriel publishes an outstanding large collection of linen and linenette picture books ranging in price from twenty-five to seventy-five cents. Here we find A B C, Mother Goose, Familiar Objects, railways, automobile, ship, and animal subjects, all of them simply portrayed and with almost indestructible make-up. Platt and Munk offer a smaller but also valuable selection of this type of book. *Baby's First Book* in linen, at twenty-five cents, is one of the best of these.

Indispensable among small books for the youngest are the original Little Black Sambo series for seventy-five cents, published by Stokes, and the Peter Rabbit series at the same price, published by Warne. For the young child there is, too, the Happy Hour

series published by Macmillan at fifty cents; these are gay little picture books that any child would love to carry around. Among the best titles are *Three Little Kittens, The Ugly Duckling* and *Three Billy Goats.*

Although the American Book Company specializes in school books, many of their publications are excellent for home use, despite their "primer" format. Among their best titles are *Skags, Cinder the Cat* and *Our Little Friends of Eskimo Land*—pleasant little "readers" at prices ranging from fifty-two to seventy-two cents.

For the somewhat older child, Macmillan, in their dollar Children's Classics, have made a hopeful start by giving us *Alice in Wonderland* and *Through the Looking Glass* (both in one volume and with the Tenniell illustrations), *Kidnapped, Two Years Before the Mast* and many other equally stimulating stories in really excellent format. The same publisher's Little Library series, also a dollar, offers such wanted titles as *Thumbelina* and *The Nurnberg Stove,* as well as a volume of poems, *Silver Pennies.*

Doubleday, Doran, in their Star series published at a dollar, have a well selected adult list of which a number of titles are invaluable for older boys and girls. Noteworthy among these are: *Jungle Days* by Beebe, *Trader Horn* and Halliburton's *Royal Road to Romance.* Blue Ribbon also publishes dollar books in Rainbow Bindings which, though their format seems slightly less desirable than some others mentioned here, are nevertheless well worth noting. Among the best are *Hans Brinker, Heidi, Robin Hood.* David McKay has a worth while series called The Newberry Classics, also a dollar, among whose titles are *Black Beauty, The Yellow Fairy Book, Blue Fairy Book* and *Red Fairy Book.*

Grosset and Dunlop have an overwhelming list of juveniles, all of them inexpensive, some of which are rather inferior in selection and make-up, while some others are excellent contributions. Their Juveniles of Distinction is a dollar series, which includes among its titles good editions of *Penrod, Wild Animals I Have Known, Emmy Lou* and *I Know a Secret.*

The Modern Library, composed for the most part of adult books, includes some titles well suited to children of the teens age. Among these are *Moby Dick,* a Gilbert and Sullivan collection, and *The Three Musketeers.*

A surprisingly good collection of *A Child's Garden of Verses* and two anthologies of poetry may be found at Woolworth's and other chain stores, for ten cents each. They are published by Whitman Publishing Company, who also have produced, at the same remarkable price, some excellent nature books among which are three pocket *Bird Guides, Wild Flowers We Know* and *Birds We Know.* One difficulty in recommending these books is that one cannot always locate the complete list at any given shop, but they are procurable and worth the search.

It is interesting to note that fanciful rather than realistic stories predominate among the titles in the inexpensive editions, particularly for the younger child. There are very few books in this inexpensive category that are purely informative in character. Doubleday, Doran's list shows a few exceptions to this rule with dollar editions of Wells' *Outline of History,* Van Loon's *Story of Mankind* and Blanchan's *Bird Neighbors* and *Nature's Garden.*

There are countless popular "series" priced from thirty-five to seventy-five cents which, though they are universally popular among the children themselves, need hardly be considered as coming within the standards of our selection. On the whole, publication of the better titles in low priced editions has been confined to reprints. This is probably due to the fact that a "best seller" can without difficulty maintain its original price, while, on the other hand, there is no incentive to reprint less popular titles. Yet we find a few recent favorites: *Bambi, Smoky* and *We* may be had in inexpensive editions. Then, too, each year we find among the *new* offerings of the publishers a few delightful books which may be had at seventy-five cents and a dollar. Such books as *Angus and the Cat,* Rachel Field's *Yellow Shop* and Karl's *Wooden Horse* make us rejoice that some of the lovely new contributions are also available to children on a "book budget." One finds, too, among the newer "readers" some few which are lovely in illustration and presentation. Such little books as *Little Eagle* and *Indians in Winter Camp,* published by Laidlaw, are fine contributions to the child's home library.

Most of the publishers are in an experimental frame of mind, and are aware of an increasing demand for more wisely chosen titles of books whose prices are within the reach of everyone. They are willing and eager to cooperate with an informed public, and the future developments in the field of inexpensive books may be awaited with real interest.

Grace G. Epstein
Toddy Bernstein

A selected list of inexpensive books for children has been prepared in mimeographed form and may be secured from the Children's Book Committee of the Child Study Association. The price is five cents.

In the Magazines

Craft Number. The New Era in Home and School, April 1932.

Educational trends in craft work are indicated in all the contributions to this number which include "Manual Work in Education," by Dr. Decroly and S. Decroly; "The Key of To-Morrow: New Education and Craftsmanship," by Peter Sandiford; and "Character-Building through Crafts," by John T. Tansley.

Family Relations Number. Journal of Social Hygiene, April 1932.

The issue is dedicated to Anna Garlin Spencer whose life-long devotion to the cause of "family relations" was universally felt. Among the contributions to this number are: "Anna Garlin Spencer and Education for the Family," by Benjamin R. Andrews; "Unchanging Values of the Family," by John L. Elliott; "Family Adjustments through Consultation Service," by Newell W. Edson.

When Left Is Right. By Ira S. Wile. Delineator, April 1932.

Dr. Wile points out the naturalness and biological normality of the left-handed child, and the danger of submitting to the custom of doing things right-handed. He advises parents and teachers from infancy on to teach a child to use his hands; to avoid forcing the use of either hand until the child makes evident which hand he prefers to use; to allow children to work with the hand of natural choice; to keep up the morale of the child as a left-hander and to avoid making him feel he is different, inferior, less capable or queer.

Has Your Child Reading Difficulty? By Gladys E. H. Hosmer. Hygeia, March 1932.

The obstacles in the way of school adjustment due to reading difficulties are clearly described. A particular case is given, the cause of the difficulty traced, and remedial work applied with sufficient success to enable the child to work with those of his own age.

The Marriage Clinic. By Paul Popenoe. Parents' Magazine, April 1932.

The paper describes the three main divisions of the work of the Los Angeles Institute of Family Relations: (1) Personal service, consisting of interviews with young people contemplating marriage, or with people already married; service to teachers interested in education for family life. (2) Public education, by means of addresses, lecture courses, posters and pamphlets; (3) Research in material applicable to problems of marriage and parenthood.

Movies and Life. By Mary Lue Cochran. Child Welfare, April 1932.

A convincing interpretation of the influence of moving pictures on the mind and attitudes of children is realistically described. Suggestions are offered as to how parents may be an influence in preventing the production of undesirable movies.

Music Education for Children. By Thomas Whitney Surette. School Music, March-April 1932.

Dr. Surette makes a strong plea for music education of the child as a part of the whole life of the child. He considers singing a prerequisite to the application of formal instrumental lessons, and he emphasizes the value of singing in the home, as especially valuable to little children. "Could they but sing just before going to bed, learning almost in infancy some beautiful folk songs, would not some hidden alchemy take place?"

This Job of Being a Father. By Henry B. Lent. Child Welfare, April 1932.

This illustrates in many practical ways a father's enjoyment and participation in his child's activities, making the best of the spare time allotted a busy business man.

Your Child's Opportunity. By Sidonie Matsner Gruenberg and Benjamin C. Gruenberg. The Parents' Magazine, March 1932.

The child's opportunity is interpreted in the light of the rapid changes going on in professional and occupational life, and on the basis of the child's individual capacities and talent. There is danger, the writers point out, in using the child as a means of satisfying adult hopes and ambitions. Among other interesting articles in the same issue of *The Parents' Magazine* are those contributed by Margaret Mead, Walter B. Pitkin, May Hill and George D. Stoddard.

In the current number of the magazine Dr. and Mrs. Gruenberg have an article on *The Family and Its Leisure.* "The home as the meeting-place of several individuals having common bonds of affection and interdependence, and as the clearing center of their divergent experiences and needs," is the foundation on which family leisure can function.

Lectures and Conferences

THE fall activities of the Child Study Association will open on October 17 with a Two-Day Conference on "Lives in the Making." The morning and afternoon sessions of the first day's program to be held at the Hotel Pennsylvania, New York, will be on "The Average Child" and "The Role of the Home in Establishing Values." Dr. John Dewey and Mrs. Dorothy Canfield Fisher will be the principal speakers of the dinner meeting on "Freedom and Indoctrination," with Dr. Everett Dean Martin presiding. A series of round-table discussions conducted at the Headquarters of the Association will bring the Conference to a close on the following day.

During November the Association will hold its Annual Meeting and open house, a discussion group on "Character Training," and an informal meeting under the direction of the Field Work department. Lectures and symposia on such topics as "Truth and Falsehood," "Health in Relation to Development of Personality," and "Heredity and Innate Capacity" will be held during January and February. This program has been carefully planned to supplement the work of the study groups, and to offer a survey of significant trends.

The Schools Committee will meet on February 28 to discuss the theory and practice of Nursery Schools. On March 14 the Music Committee will sponsor a short talk on music in family life, and conduct a demonstration of an orchestra of primitive melodic instruments used by small children. Both the Summer Play Schools Committee and the Nature Committee are planning to have meetings, while the Children's Book Committee and the Art Committee are arranging to hold exhibits.

The final program including full information on all lectures and meetings will be in print by the end of August, and will be mailed on request.

News and Notes

THE presentation for distinguished service in parent education, made annually by The Parents' Magazine, was awarded this year to Mrs. Sidonie Matsner Gruenberg, Director of the Child Study Association of America, and Lecturer on Parent Education, Teachers College, Columbia University. The prize was first awarded in 1928, to Professor Patty Smith Hill, Professor of Education, Teachers College, Columbia University; in 1929 it was given to Mrs. Howard S. Gans, President of the Child Study Association; in 1930 to Robert E. Simon, Vice-President of the United Parents' Associations of New York City; in 1931 to Angelo Patri, Principal of Public School 45, New York. This year's award was made at the eleventh annual dinner of the United Parents' Associations on May 2 at the Hotel St. George in New York. Mrs. Henry S. Pascal, President, was chairman, and Robert S. Lynd, of the Social Science Department of Columbia University and co-author of *Middletown,* was the principal speaker.

For Distinguished Service in Parent Education

AT the moment of going to press, CHILD STUDY learns with profound sorrow of the death of Edith D. Dixon, specialist in child training and parent education at the New Jersey State Agricultural College. Her connection with the Association dates from 1923, when she became one of the Association's first fellowship students. From that time on she has worked in close cooperation with the Association and has been one of its most loyal and valued friends.

Safeguarding the Child

The entire program of the 1932 convention of the National Congress of Parents and Teachers, which is to be held in Minneapolis, the week of May 15, will be built around the theme "Safeguarding the Child through the Home, School and the Community." The United States Commissioner of Education has called a Homemaking Conference for May 16. Those taking part include:

The American Home Economics Association, The Home Economics Activities in the United States Department of Agriculture, the Bureau of Home Economics and the 4H Club Extension Service, the Home Economics Research under the Purnell Act; the Federal Board of Vocational Education, the University of Minnesota; the public schools of Minneapolis and St. Paul, the Department of Supervisors and Teachers of Home Economics, and the National Education Association.

World Congress on Recreation

Widespread international interest in the first world congress on recreation to be held in Los Angeles, July 23 to 29, just prior to the Olympic Games, is reported by the National Recreation Association which is sponsoring the event. Delegates from twenty-two countries have already been appointed to join in the congress, and President Hoover has accepted the honorary presidency. The objectives of the congress are: To provide an international exchange of information and experience on play, recreation and the recreational use of leisure; to build interest and support for the movements in all countries; to provide one further means of developing international goodwill.

Cooperative School for Teachers

The Cooperative School for Student Teachers at 69 Bank Street, New York City, will offer a summer course, July 5 to August 13, 1932. The summer program will combine observation of four classes of children from five to nine years of age, with related seminar courses. The curriculum will center on classroom experience of children as they reflect home and community life. One seminar group will consider various aspects of children's growth such as motor coordination, the development of language and the use of mental measurements; another will deal with emotional problems that arise at home and at school and the possibilities of treatment. An unusual opportunity offered in the summer school will be a seminar on "The City as Source Material" which will be supplemented by demonstration trips. In addition to the opportunities for observation and for seminars, there will be provision for individual conferences with staff members.

The summer school will be in charge of Jessie Stanton, formerly director of the School for Little Children, at the Euthenics Institute at Vassar College; and Ellen Steele, Director of Rosemary Junior School. Both directors will teach children as well as conduct seminars. Harriett M. Johnson and Lucy Sprague Mitchell will also conduct seminars.

Detailed outline of the course may be secured on request at 69 Bank Street. Tuition will be $75 for the six weeks' period. It will be possible for a limited number to enroll for individual courses.

Looking Forward in Education

The National Education Association will celebrate its diamond jubilee in Atlantic City from June 26 to July 1 with a program worthy of the high position it has earned through at least five generations of educational leadership. "Looking Forward in Education" has been chosen for the convention theme, with general sessions built around the following topics: *Looking Ahead in Moral and Spiritual Relationships; Education, Crime and Social Progress; Schools, Society and the Business World; Plans to Meet the Present Emergency in Education; Methods in the Modern School; Modern Trends in Education; Research and Educational Planning; Preparation of Pupils for Life and Work; Teacher's Professional Organizations; Methods of Grouping School Classes; Radio in Education; International Relations.* A unique feature of the convention will be the presentation of both sides of some important controversial subjects. Well known exponents of theory and practice who disagree fundamentally in their conclusions will be invited to defend them before the convention sessions.

May Day Celebration

The May Day Committee of the State and Provincial health authorities of North America has chosen as its slogan for the National Child Health Day, 1932, "Support Your Community Child Health Program: It Protects Your Home." The public will be asked to focus its attention this year upon three elementary necessities—the nutrition of our children, the importance of an adequate clean and safe supply of milk, and the protection of motherhood. These are the fundamentals that determine the happiness of the individual and the nation. The 1932 program will lay special stress on the importance of supporting community measures for recreation. Since, in the words of Dr. Miriam

Van Waters of the Los Angeles Juvenile Court, young people need "flowers, trees, water, earth and rocks," we should extend rather than curtail the development of parks and playgrounds, nature study, artcraft and hobby clubs. Public spirited men and women, in order to lessen the effects upon children of nervous tension in those around them, are encouraging groups like these, and are seeking wise leaders for them.

Child Study Association

In the year's closing issue of CHILD STUDY, the Child Study Association of America takes the opportunity of calling attention to some of its activities which may not otherwise come to the notice of those who know the Association most intimately through the pages of the magazine.

Headquarters Study Groups

The plans for next season's Study Group Department are already under way and will include several new courses in addition to those given each year which cover the entire age range of childhood. Detailed information regarding the courses will be published in the fall. The 1931-32 program offered unit courses on "Discipline" and "Sex Education," a series of lectures for leaders on "Psychoanalytical Implications of Parenthood," and the "Pre-School Child," and special study groups for those interested in a particular phase of parent education, such as music, the fundamentals in child study and progressive education. The course of "The Problems of Psychological Adjustment of School Children" carried two points credit under Columbia University Extension.

Summer Play Schools

The Summer Play Schools Committee will offer its annual training opportunities to teachers who are interested in summer time activity programs for children. These meetings to be held at Headquarters during May and June will take the form of discussion groups under Staff leadership. The main topics for consideration will be *units of work in a home room organization* and *the conservation of the emotional health of the child.*

The All-Day Conference sponsored by the Summer Play Schools Committee will be held on June 4 at the Hyde Park Hotel, New York City. At the morning session, Caroline B. Zachry, Director of the Mental Hygiene Institute at State Teachers College, Upper Montclair, N. J., will speak on "Mental Hygiene in the Class Room." In the afternoon Leon W. Goldrich, Director of the Bureau of Child Guidance, Board of Education, New York City, will discuss "The Place of Emotional Health in the Life of the Child." For further details, please address Summer Play Schools Committee, 221 West 57 Street, New York City.

The Junior Committee of the Summer Play Schools is conducting a drive for members to help support the many worth while activities begun almost eight years ago by a group of young people interested in the work of the Play Schools Committee. Their activities include: Vegetable contributions from members to the central canteen which sends luncheons at cost to schools lacking lunch facilities; annual Christmas party for selected groups of play school children; volunteer leadership in summer and year-round activities in organizations conducting play schools; support of the work of the Summer Play Schools Committee through funds raised by membership subscriptions, benefit performances and an annual dance. Membership fee for those under fourteen is one dollar, for those fourteen or over, two dollars. Further information concerning the Junior Committee may be obtained by communicating with Miss Janet Fried, 15 West 81 Street, New York City.

Parent Education Must Continue

The Child Study Association invites you to assist parents in gaining understanding that they may rear a generation of well-adjusted, happy children.

There is a Place for You in the Organization as a

VOLUNTEER

if you can do library work, typing, filing, mailing or addressing. Write Mrs. Everett Dean Martin, Chairman of Volunteers.

CHILD STUDY ASSOCIATION OF AMERICA
Two Twenty-One West Fifty-Seventh Street, New York

Inter-Community Child Study Committee

The fourth annual conference of the Inter-Community Child Study Committee will be held at Headquarters on the afternoon and evening of Saturday, June 4. This committee was organized in 1929, for the purpose of extending child study and parent education among Negroes. Branches are now active in Harlem, Brooklyn, Baltimore, Montclair, Englewood, Tuckahoe and Washington, D. C.

In This Age of "Button-Pushers"

Raymond T. Fuller, author of *Walk, Look and Listen, The Doorway to Nature* and *Along the Brook,* was the guest speaker at the Nature Committee meeting held at Headquarters on April 19. He pointed out the little realized fact that while we live in an epoch of state highways, the wilderness is nudging up to our city limits, and that a few hundred yards from the concrete road, wild life flourishes almost undisturbed. He urged his audience of city dwellers to take their children outdoors and give them the opportunity to participate actively in nature hobbies. Parents who realize that the real things of life can only be learned through participation will do everything to encourage their children in the cultivation of hobbies, and other forms of enjoyment which draw the child in as a participant. With the adoption of the five-day week parents themselves will have added opportunity to do things with their children. An afternoon drive, a picnic lunch or a week-end trip to the country in the car armed with a camera, butterfly net or some other favorite nature tool makes for lasting companionship between parent and child. Dr. Benjamin C. Gruenberg, Educational Editor of the Viking Press, as chairman of the meeting, pointed out the need for closer contact with nature and the sources of life in this mechanized age of "button-pushers." Exhibits were lent by the School Nature League, the American Museum of Natural History, and by F. A. O. Schwarz.

Cooperation of Home and School

The annual meeting of the Schools Committee was held on April 20 at Headquarters, at which time the Committee presented to the heads of schools a summary of its year's work and also outlined tentative plans for next year. From a group of seven parents representing five different schools the Committee has grown in two years' time to a membership of twenty-eight parents representing twenty-seven different schools. With growth has come the realization of a need for more fundamental cooperation between home and school. The parents who thought only of how the school affected their own children, are now concerned with the philosophy underlying school procedures.

The Committee has grown in still other ways. During the first year, school visiting was done by appointment and the object was to get first-hand information about specific schools. For the past two years the visiting has been carried on with this knowledge as a background and with the generous cooperation of the heads of the various schools. At the beginning of each school year a Suggested Outline of Visiting is agreed upon by the Committee, and is sent to the heads of schools; in the spring, at the conclusion of its year's work, an annual meeting is called in order to present a summary of the findings with a view to getting constructive discussion and criticism. An increasing number of heads of schools has become interested, as was proven by the large attendance at the recent annual meeting.

In regard to its program, during the past two years the Committee has devoted itself first to finding out the various methods the schools use in promoting health in its broadest aspects, second, to a consideration of home work and reports, and finally, to the question of parent education in the school.

During the coming year the Committee plans both to enlarge its purpose and to experiment with the method of carrying out the program. The general topic is "How Schools Are Developing Social Responsibility." The final plans of carrying this out have not yet been completed but will be announced later. The Committee of course realizes that this is a much broader and more difficult subject than those which have been previously considered, also that to carry out an ambitious program will mean more visiting and even closer cooperation of the schools themselves. However, the Committee feels that in view of present social and economic conditions this subject would be one of supreme interest.

INDEX TO CHILD STUDY

VOLUME IX

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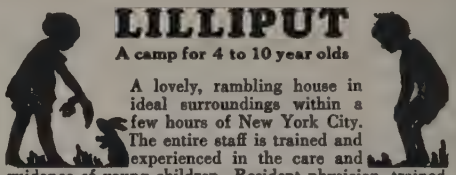

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(*Continued from page* 262)

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